

No. 15: Deployment of Gross Bank Credit by Major Sectors

(₹ Crore)

Sector	Outstanding as on				Growth (%)	
	Mar.26, 2021	2020	2021		Financial year so far	Y-o-Y
		Jun.19	May.21	Jun.18	2021-22	2021
	1	2	3	4	%	%
I. Gross Bank Credit (II+III)	10949509	10245677	10833589	10841866	-1.0	5.8
II. Food Credit	61254	89289	90663	86912	41.9	-2.7
III. Non-food Credit	10888255	10156388	10742926	10754953	-1.2	5.9
1. Agriculture & Allied Activities	1299914	1152935	1284756	1284399	-1.2	11.4
2. Industry (Micro and Small, Medium and Large)	2918028	2875210	2883797	2867304	-1.7	-0.3
2.1 Micro and Small ¹	383854	352696	370718	375116	-2.3	6.4
2.2 Medium	136054	95671	145549	147875	8.7	54.6
2.3 Large	2398121	2426844	2367530	2344313	-2.2	-3.4
3. Services	2630566	2528492	2571093	2600627	-1.1	2.9
3.1 Transport Operators	145195	140190	142300	141169	-2.8	0.7
3.2 Computer Software	21043	20592	20155	21006	-0.2	2.0
3.3 Tourism, Hotels & Restaurants	49590	46253	49513	49640	0.1	7.3
3.4 Shipping	7172	5155	5244	6804	-5.1	32.0
3.5 Aviation	25624	24612	26144	26440	3.2	7.4
3.6 Professional Services	119488	118781	113092	112123	-6.2	-5.6
3.7 Trade	617627	552855	614482	614336	-0.5	11.1
3.7.1 Wholesale Trade	319197	269162	315911	315376	-1.2	17.2
3.7.2 Retail Trade	298430	283693	298570	298960	0.2	5.4
3.8 Commercial Real Estate	235547	229263	233695	232292	-1.4	1.3
3.9 Non-Banking Financial Companies (NBFCs) ² of which,	945061	903594	899502	883851	-6.5	-2.2
3.9.1 Housing Finance Companies (HFCs)	187324	188923	168213	166199	-11.3	-12.0
3.9.2 Public Financial Institutions (PFIs)	78441	32148	74262	77528	-1.2	141.2
3.10 Other Services ³	464219	487198	466967	512966	10.5	5.3
4. Personal Loans	2813713	2490377	2787265	2786519	-1.0	11.9
4.1 Consumer Durables	7307	8847	7049	7093	-2.9	-19.8
4.2 Housing	1459066	1334900	1462029	1464645	0.4	9.7
4.3 Advances against Fixed Deposits	71544	61457	66510	65891	-7.9	7.2
4.4 Advances to Individuals against share & bonds	4570	5803	4401	4430	-3.1	-23.7
4.5 Credit Card Outstanding	116537	97586	104475	102757	-11.8	5.3
4.6 Education	63805	65017	62965	62720	-1.7	-3.5
4.7 Vehicle Loans	241657	214602	240170	238214	-1.4	11.0
4.8 Loan against gold jewellery	60726	34267	62101	62221	2.5	81.6
4.9 Other Personal Loans	788503	667898	777567	778548	-1.3	16.6
5. Priority Sector (Memo)						
5.1 Agriculture & Allied Activities ⁴	1264151	1143831	1258377	1253199	-0.9	9.6
5.2 Micro & Small Enterprises ⁵	1107236	1074132	1027910	1036420	-6.4	-3.5
5.3 Medium Enterprises ⁶	206122	115379	183639	188251	-8.7	63.2
5.4 Housing	469863	463684	472326	470908	0.2	1.6
5.5 Education Loans	48201	52042	47526	47127	-2.2	-9.4
5.6 Renewable Energy	1171	786	1144	1321	12.9	68.1
5.7 Social Infrastructure	2352	913	2424	2467	4.9	170.1
5.8 Export Credit ⁷	19028	16785	15649	19852	4.3	18.3
5.9 Others	19062	10191	22417	23860	25.2	134.1
5.10 Weaker Sections including net PSLC- SF/MF	813263	732581	813511	832421	2.4	13.6

Note 1: Data are provisional. Gross bank credit and non-food credit data are based on Section - 42 return, which covers all scheduled commercial banks (SCBs), while sectoral non-food credit data are based on sector-wise and industry-wise bank credit (SIBC) return, which covers select banks accounting for about 90 per cent of total non-food credit extended by all SCBs.

Note 2: With effect from January 2021, sectoral credit data are based on revised format due to which values and growth rates of some of the existing components published earlier have undergone some changes.

Micro & Small includes credit to micro & small industries in the manufacturing sector.

² NBFCs include HFCs, PFIs, Microfinance Institutions (MFIs), NBFCs engaged in gold loan and others.

³ Other Services include Mutual Fund (MFs), Banking and Finance other than NBFCs and MFs and other services which are not indicated elsewhere under services.

⁴ Agriculture and Allied Activities also include priority sector lending certificates (PSLCs).

⁵ Micro and Small Enterprises include credit to micro and small enterprises in manufacturing and services sector and also include PSLCs.

⁶ Medium Enterprises include credit to medium enterprises in the manufacturing and services sector.

⁷ Export credit under the priority sector relates to foreign banks only.